

Z112 # 2808

**Canada Trust****Mortgage Pre-Qualification Certificate**Date: October 11, 2007

This is to certify that:

Name(s): Kristen Perrotta
Daniela Di Pronio

(collectively "You", "Your")

Current Address: 4230 Angeloni Drive
Mississauga, Ontario
L4Z 2E6

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	<u>\$ 233,910.00 / CMHC</u>
Interest Rate	<u>TBA</u>
Interest Rate Expiry Date	<u>TBA</u>
Term	<u>TBA</u>
Amortization	<u>25 years</u>

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

Final Approval is subject to:

- 1) confirmation of credit application details (including income);
- 2) confirmation of down payment from non-borrowed sources;
- 3) satisfactory credit investigation;
- 4) no change in, and the accuracy of, the information provided;
- 5) the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
- 6) Canada Mortgage and Housing Corporation or GB Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

Additional Conditions:

This pre-qualification is based on the purchase of 3525 Kariva, Mississauga, Ontario Unit 2808
Estimated closing Spring 2010
CMHC amount \$4,678.20

1424 Upper Middle Road, Oakville
 Branch location
905 847 6692 e 235
 Branch telephone number

Per: [Signature]
 The Toronto-Dominion Bank
Raffaele Mori
 Financial Services Representative